

Fill in this information to identify the case:

Debtor 1 Michael A. Lowe
 Debtor 2 Catheryn A. Lowe
 United States Bankruptcy Court for the: Western DISTRICT OF Wisconsin
 Case Number 17-11998

Official Form 4100R**Response to Notice of Final Cure****10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 2147

Property address: 508W PINE ST
 WASHBURN, WI 54891

Part 2: Prepetition Default Payments

Check one

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining as of the date of this response is: \$

Part 3: Postpetition Mortgage Payments

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on:

MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- | | |
|--|----------------|
| a. Total postpetition ongoing payments due | (a) \$2,499.66 |
| b. Total fees, charges, expenses, escrow, and costs outstanding. | (b) \$1,238.00 |
| c. Total. Add lines | (c) \$3,737.66 |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

04/01/2022

MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5 Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Michael Dimand

Date 7/11/22

Print:

Michael Dimand

Title

Attorney for the Creditor

First Name

Middle Name

Last Name

Company

Marinosci Law Group, P.C.

Address

134 N. LaSalle Street Suite 1440

Number

Street

Chicago Illinois 60602

City

State

ZIP Code

Contact phone

312-940-8580

Email

BKinquiries@mlg-defaultlaw.com

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on July 11, 2022.

Catheryn A. Lowe
PO Box 274
Washburn, WI 54891

Michael A. Lowe
PO Box 274
Washburn, WI 54891

Marinosci Law Group, P.C.
/s/ Michael Dimand
Email: BKInquiries@mlg-defaultlaw.com
ATTORNEYS FOR CREDITOR



Loan#	Redacted
Borrower:	LOWE
Date Filed:	6/1/2017
BK Case #	17-11998
First Post Petition Due Date:	7/1/2017
PDC covers:	10/01/16 - 6/01/17
MOD EFFECTIVE DATE:	

DATE	P&I	PAYMENT CHANGES		Reference
		Escrow	TOTAL	
10/01/16	431.05	269.80	700.85	Payment listed in PDC
06/01/17	431.05	282.83	713.88	Payment listed in PDC
07/01/17	431.05	282.83	713.88	Payment listed in PDC
04/01/18	431.05	251.05	682.10	NOPC filed with the court
06/01/18	431.05	267.18	698.23	NOPC filed with the court
06/01/19	431.05	315.21	746.26	NOPC filed with the court
06/01/20	431.05	280.37	711.42	NOPC filed with the court
05/01/22	431.05	281.49	712.54	NOPC filed with the court
		0.00		
		0.00		

Date	Amount Recd	Payment Type	Post Petition Due Date	Contractual Due Date	Amount Due	Over/Shortage	Suspense Credit	Suspense Debit	Susp Balance	POC DATE PAID	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	Fees/Escrow Deposit	Comment
7/7/2017	\$713.88	Post	7/1/17	10/1/16	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
8/7/2017	\$713.88	Post	8/1/17	11/1/16	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
9/8/2017	\$713.88	Post	9/1/17	12/1/16	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
10/9/2017	\$713.88	Post	10/1/17	1/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
11/8/2017	\$713.88	Post	11/1/17	2/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
12/11/2017	\$713.88	Post	12/0/17	3/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
1/12/2018	\$713.88	Post	1/1/18	4/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
2/12/2018	\$713.88	Post	2/1/18	5/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
3/12/2018	\$713.88	Post	3/1/18	6/1/17	\$713.88	\$0.00			\$0.00				\$32.08	\$0.00		
4/23/2018	\$682.10	Post	4/1/18	7/1/17	\$682.10	\$0.00			\$0.00				\$32.08	\$0.00		
5/21/2008	\$682.10	Post	5/1/18	8/1/17	\$682.10	\$0.00			\$0.00				\$32.08	\$0.00		
6/29/2018	\$698.23	Post	6/1/18	9/1/17	\$698.23	\$0.00			\$0.00				\$32.08	\$0.00		
7/13/2018	\$698.23	Post	7/1/18	10/1/17	\$698.23	\$0.00			\$0.00				\$32.08	\$0.00		
8/9/2018		Pre			\$0.00	\$0.00			\$0.00		\$82.98		\$115.06	\$82.98		
8/27/2018	\$698.23	Post	8/1/18	11/1/17	\$698.23	\$0.00			\$0.00				\$115.06	\$82.98		
9/10/2018		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$278.25	\$246.17		
9/24/2018	\$698.23	Post	9/1/18	12/1/17	\$698.23	\$0.00			\$0.00				\$278.25	\$246.17		
10/10/2018		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$441.44	\$409.36		
11/5/2018	\$698.23	Post	10/1/18	1/1/18	\$698.23	\$0.00			\$0.00				\$441.44	\$409.36		
11/7/2018		Pre			\$0.00	\$0.00			\$0.00			\$416.66	\$858.10	\$826.02		
11/26/2018	\$698.23	Post	11/1/18	2/1/18	\$698.23	\$0.00			\$0.00				\$858.10	\$826.02		
12/21/2008		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$1,021.29	\$989.21		
1/4/2019	\$698.23	Post	12/1/18	3/1/18	\$698.23	\$0.00			\$0.00				\$1,021.29	\$989.21		
1/15/2019		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$1,184.48	\$1,152.40		
1/28/2019	\$698.23	Post	1/1/19	4/1/18	\$698.23	\$0.00			\$0.00				\$1,184.48	\$1,152.40		
2/19/2019		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$1,347.67	\$1,315.59		
3/4/2019	\$698.23	Post	2/1/19	5/1/18	\$698.23	\$0.00			\$0.00				\$1,347.67	\$1,315.59		
3/13/2019		Pre			\$0.00	\$0.00			\$0.00		163.19		\$1,510.86	\$1,478.78		
3/14/2019		Pre	Pre	6/1/18	\$0.00	\$0.00			\$0.00	10/1/2016		\$700.85	\$810.01	\$1,478.78	\$269.80	
3/26/2019	\$698.23	Post	3/1/19	7/1/18	\$698.23	\$0.00			\$0.00				\$810.01	\$1,478.78		
4/12/2019		Pre			\$0.00	\$0.00			\$0.00		\$163.19		\$973.20	\$1,641.97		
4/29/2019	\$698.23	Post	4/1/19	8/1/18	\$698.23	\$0.00			\$0.00				\$973.20	\$1,641.97		
5/21/2019	\$698.23	Post	5/1/19	9/1/18	\$698.23	\$0.00			\$0.00				\$973.20	\$1,641.97		
6/24/2019	\$746.26	Post	6/1/19	10/1/18	\$746.26	\$0.00			\$0.00				\$973.20	\$1,641.97		
6/25/2019		Pre		11/1/18	\$0.00	\$0.00			\$0.00	11/1/2016		\$700.85	\$272.35	\$1,641.97	\$269.80	
7/24/2019	\$746.26	Post	7/1/19	12/1/18	\$746.26	\$0.00			\$0.00				\$272.35	\$1,641.97		
8/9/2019	\$746.26	Post	8/1/19	1/1/19	\$746.26	\$0.00			\$0.00				\$272.35	\$1,641.97		
9/12/2019		Pre			\$0.00	\$0.00			\$0.00		\$499.54		\$771.89	\$2,141.51		
9/13/2019		pre		2/1/19	\$0.00	\$0.00			\$0.00	12/1/2016		\$700.85	\$71.04	\$2,141.51	\$269.80	
9/30/2019	\$746.26	Post	9/1/19	3/1/19	\$746.26	\$0.00			\$0.00				\$71.04	\$2,141.51		
10/15/2019		Pre		4/1/19	\$0.00	\$0.00			\$0.00	1/1/2017	\$769.90	\$700.85	\$140.09	\$2,911.41	\$269.80	
11/7/2019		Pre			\$0.00	\$0.00			\$0.00			\$164.81	\$304.90	\$3,076.22		
11/18/2019	\$746.26	Post	10/1/19	5/1/19	\$746.26	\$0.00			\$0.00				\$304.90	\$3,076.22		
11/18/2019	\$746.26	Post	11/1/19	6/1/19	\$746.26	\$0.00			\$0.00				\$304.90	\$3,076.22		
12/9/2019		Pre			\$0.00	\$0.00			\$0.00			\$164.81	\$469.71	\$3,241.03		
1/6/2020	\$746.26	Post	12/1/19	7/1/19	\$746.26	\$0.00			\$0.00				\$469.71	\$3,241.03		
1/9/2020		Pre			\$0.00	\$0.00			\$0.00			\$164.81	\$634.52	\$3,405.84		
2/7/2020	\$746.26	Post	1/1/20	8/1/19	\$746.26	\$0.00			\$0.00				\$634.52	\$3,405.84		
2/13/2020	\$164.81	Pre			\$164.81	\$0.00			\$0.00		\$164.81		\$799.33	\$3,570.65		
2/14/2020		Pre	Pre	9/1/19	\$0.00	\$0.00			\$0.00	2/1/2017		\$700.85	\$98.48	\$3,570.65	\$269.80	
3/2/2020	\$746.26	Post	2/1/20	10/1/19	\$746.26	\$0.00			\$0.00				\$98.48	\$3,570.65		
3/12/2020		Pre			\$0.00	\$0.00			\$0.00			\$164.81	\$263.29	\$3,735.46		
3/30/2020	\$746.26	Post	3/1/20	11/1/19	\$746.26	\$0.00			\$0.00				\$263.29	\$3,735.46		
4/9/2020		Pre			\$0.00	\$0.00			\$0.00			\$164.81	\$428.10	\$3,900.27		
5/7/2020		Pre			\$0.00	\$0.00			\$0.00			\$387.41	\$815.51	\$4,287.68		
5/8/2020		Pre	Pre	12/1/19	\$0.00	\$0.00			\$0.00	3/1/2017		\$700.85	\$114.66	\$4,287.68	\$269.80	
5/18/2020	\$746.26	Post	4/1/20	1/1/20	\$746.26	\$0.00			\$0.00				\$114.66	\$4,287.68		
6/10/2020		Pre			\$0.00	\$0.00			\$0.00			\$143.69	\$258.35	\$4,431.37		
6/16/2020	\$746.26	Post	5/1/20	2/0/20	\$711.42	\$34.84	\$34.84		\$34.84				\$258.35	\$4,431.37		
7/8/2020		Pre			\$0.00	\$0.00			\$0.00			\$143.69	\$402.04	\$4,575.06		
7/20/2020	\$746.42	Post	6/1/20	3/1/20	\$711.42	\$35.00	\$35.00		\$35.00				\$402.04	\$4,575.06		
8/11/2020		Pre			\$0.00	\$0.00			\$0.00			\$143.69	\$541.73	\$4,718.75		
8/17/2020	\$746.26	Post	7/1/20	4/1/20	\$711.42	\$34.84	\$35.84		\$35.84				\$541.73	\$4,718.75		
9/14/2020	\$746.46	Post	8/1/20	5/1/20	\$711.42	\$35.04	\$35.04		\$35.04				\$541.73	\$4,718.75		
9/14/2020		Pre			\$0.00	\$0.00			\$0.00			\$143.69	\$689.42	\$4,862.44		
10/9/2020		Pre			\$0.00	\$0.00			\$0.00			\$387.41	\$1,076.83	\$5,249.85		
10/19/2020	\$746.26	Post	9/1/20	6/1/20	\$711.42	\$34.84	\$34.84		\$34.84				\$1,076.83	\$5,249.85		
11/16/2020	\$711.42	Post	10/1/20	7/1/20	\$711.42	\$0.00			\$175.56				\$1,076.83	\$5,249.85		
11/17/2020		Pre			\$0.00	\$0.00			\$175.56		\$163.73		\$1,240.56	\$5,413.58		
12/9/2020		Pre			\$0.00	\$0.00			\$175.56		\$163.73		\$1,404.29	\$5,577.31		
12/14/2020	\$711.42	Post	11/1/20	8/1/20	\$711.42	\$0.00			\$175.56				\$1,404.29	\$5,577.31		
1/15/2021		pre			\$0.00	\$0.00			\$175.56		\$163.73		\$1,569.02	\$5,741.04		
1/19/2021		Pre	Pre	9/1/20	\$0.00	\$0.00			\$175.56	4/1/2017		\$700.85	\$867.17	\$5,741.04	\$269.80	
2/9/2021		Pre	Pre	10/0/20	\$0.00	\$0.00			\$175.56	5/1/2017		\$700.85	\$166.32	\$5,741.04	\$269.80	
2/25/2021	\$711.42	Post	12/1/20	11/1/20	\$711.42	\$0.00			\$175.56				\$166.32	\$5,741.04		
2/26/2021		Pre			\$0.00	\$0.00			\$175.56			\$163.73	\$330.05	\$5,904.77		
2/19/2021	\$711.42	Post	1/1/21	12/1/20	\$711.42	\$0.00			\$175.56				\$330.05	\$5,904.77		
3/22/2021		Pre			\$0.00	\$0.00			\$175.56			\$163.73	\$493.78	\$6,068.50		
4/5/2021	\$711.42	Post	2/1/21	1/1/21	\$711.42	\$0.00			\$175.56				\$493.78	\$6,068.50		
4/5/2021	\$711.42	Post	3/1/21	2/1/21	\$711.42	\$0.00			\$175.56				\$493.78	\$6,068.50		
4/7/2021		Pre			\$0.00	\$0.00			\$175.56			\$417.47	\$911.25	\$6,485.97		
4/8/2021		Escrow			\$0.											

